

A Concise Abstract of an Act of Parliament, passed the 24th of George III. for regulating the Business of PAWNBROKERS, and for preventing the unlawful Pawning of Goods: With an exact TABLE of INTEREST, allowed to be taken for Money lent on Pledges; which several Sums shall be in full for Interest and Warehouse-Room, agreeable to the said Act, which took Place on the 2d Day of August, 1784.

H. Gt. Brit. Geo. III 24 Geo. III Sess 2 Public Act, c. 42.

Sum Lent.	One Month.	Two Months.	Three Months.	Four Months.	Five Months.	Six Months.	Seven Months.	Eight Months.	Nine Months.	Ten Months.	Eleven Months.	Twelve Months.	
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
0 2 6	0 0 0	0 0 1	0 0 1	0 0 2	0 0 2	0 0 3	0 0 3	0 0 4	0 0 4	0 0 5	0 0 5	0 0 6	
0 5 0	0 0 1	0 0 2	0 0 3	0 0 4	0 0 5	0 0 6	0 0 7	0 0 8	0 0 9	0 0 10	0 0 11	0 1 0	
0 7 6	0 0 1	0 0 3	0 0 4	0 0 6	0 0 7	0 0 9	0 0 10	0 1 0	0 1 1	0 1 3	0 1 4	0 1 6	
0 10 0	0 0 2	0 0 4	0 0 6	0 0 8	0 0 10	0 1 0	0 1 2	0 1 4	0 1 6	0 1 8	0 1 10	0 2 0	
0 12 6	0 0 2	0 0 5	0 0 7	0 0 10	0 1 0	0 1 3	0 1 5	0 1 8	0 1 10	0 2 1	0 2 3	0 2 6	
0 15 0	0 0 3	0 0 6	0 0 9	0 1 0	0 1 3	0 1 6	0 1 9	0 2 0	0 2 3	0 2 6	0 2 9	0 3 0	
0 17 6	0 0 3	0 0 7	0 0 10	0 1 2	0 1 5	0 1 9	0 2 0	0 2 4	0 2 7	0 2 11	0 3 2	0 3 6	
1 0 0	0 0 4	0 0 8	0 1 0	0 1 4	0 1 8	0 2 0	0 2 4	0 2 8	0 3 0	0 3 4	0 3 8	0 4 0	
2 0 0	0 0 8	0 1 4	0 2 0	0 2 8	0 3 4	0 4 0	0 4 8	0 5 4	0 6 0	0 6 8	0 7 4	0 8 0	
3 0 0	0 1 0	0 2 0	0 3 0	0 4 0	0 5 0	0 6 0	0 7 0	0 8 0	0 9 0	0 10 0	0 11 0	0 12 0	
4 0 0	0 1 4	0 2 8	0 4 0	0 5 4	0 6 8	0 8 0	0 9 4	0 10 8	0 12 0	0 13 4	0 14 8	0 16 0	
5 0 0	0 1 8	0 3 4	0 5 0	0 6 8	0 8 4	0 10 0	0 11 8	0 13 4	0 15 0	0 16 8	0 18 4	1 0 0	
6 0 0	0 2 0	0 4 0	0 6 0	0 8 0	0 10 0	0 12 0	0 14 0	0 16 0	0 18 0	1 0 0	1 2 0	1 4 0	
7 0 0	0 2 4	0 4 8	0 7 0	0 9 4	0 11 8	0 14 0	0 16 4	0 18 8	1 1 0	1 3 4	1 5 8	1 8 0	
8 0 0	0 2 8	0 5 4	0 8 0	0 10 8	0 13 4	0 16 0	0 18 8	1 1 4	1 4 0	1 6 8	1 9 4	1 12 0	
9 0 0	0 3 0	0 6 0	0 9 0	0 12 0	0 15 0	0 18 0	1 1 0	1 4 0	1 7 0	1 10 0	1 13 0	1 16 0	
10 0 0	0 3 4	0 6 8	0 10 0	0 13 4	0 16 8	1 0 0	1 3 4	1 6 8	1 10 0	1 13 4	1 16 8	2 0 0	

By this Act, the Pawnbroker is obliged to give a Duplicate, on being paid the following S U M S :
Where the Sum lent is more than Five Shillings, and not exceeding Ten, the Duplicate to be One Halfpenny.
Where the Sum lent is more than Ten Shillings, and not exceeding Twenty, the Duplicate to be One Penny.
Where the Sum lent is more than Twenty Shillings, and not exceeding Five Pounds, the Duplicate to be Two Pence.
And all Sums lent, exceeding Five Pounds, the Duplicate to be Four Pence.
N. B. The Pawnbroker is obliged to give a Duplicate, for all Sums, from Two Shillings to Five, GRATIS.

THE Preamble recites Act 30 Geo. II. and then states several Defects therein; after which it enacts, that the following Rates of Profit shall be allowed to be taken after the second Day of August, 1784.

It then states, that all Disputes relating to small Sums, under Forty Shillings, are to be settled by a Justice of the Peace, by Examination upon Oath of the Parties, or Witnesses, and no Trial at Law shall be allowed.

The Duplicate to be produced to the Pawnbroker, before he shall be obliged to re-deliver the respective Goods (except Linen or Apparel entrusted to any Person; and also except Goods which shall have been feloniously taken and carried away, or unlawfully pawned or pledged.)

The Person who shall produce such Duplicate to the Person with whom the Goods were pawned, and requires a Delivery of the Goods mentioned therein, shall be deemed to be the real Owner; and the Pawnbroker shall, after receiving Satisfaction pursuant to the Provisions of this Act, respecting Principal and Profit, deliver such Goods to the Person who shall so produce the Duplicate, and shall be indemnified for so doing, unless such Pawnbroker shall have had previous Notice, from the real Owner or Owners, not to deliver the same to the Person or Persons producing such Duplicate, or unless Notice shall have been given that the Goods pawned have been, or are suspected to have been fraudulently or feloniously obtained.

In case any Pawnbroker shall have previous Notice, or in case any Duplicate shall be lost, &c. or fraudulently obtained from the Owner, and the Goods mentioned therein shall remain unredeemed, then the Owner of such Duplicate, as the Case may happen, shall prove his Property in such Goods to the Satisfaction of some Justice of the Peace, and shall also make an Affidavit of the particular Circumstance attending the Case before such Justice, whereupon the Pawnbroker shall suffer the Person proving such Property, to redeem such Goods; and such Proof and Affidavit, shall be a sufficient Indemnity to the Pawnbroker for delivering the same.

All Goods, on which any Sum exceeding Twenty Shilling and not exceeding Ten Pounds shall have been lent, may be sold by public Auction, but not otherwise, by the Person having the same in Pawn, at and after the Expiration of One whole Year; and Persons redeeming Goods, shall be permitted so to do, according to the Table of Rates by this Act established.

Provided every Person to whom Goods shall have been pawned, shall enter in a Book a true Account of the Sale of all Goods for Ten Shillings or upwards, which shall be sold as aforesaid, expressing the Day when, and the Money for which such Goods pawned were sold, together with the Name and Place of Abode of the Auctioneer; and in case any such Goods shall be sold for more than the Principal Money and Profit, due thereon at the Time of Sale, the Overplus shall be paid on Demand to the Person on whose Account such Goods were pawned, in case such Demand shall be made within Three Years after Sale, the necessary Costs and Charges of Sale being first deducted. And such Person who pawned such

Goods, his Executors, Administrators, or Assigns, shall be permitted to inspect the Entry of every Sale, paying the Sum of One Penny: And in case any Person shall refuse to permit such Person, who pawned Goods, to inspect such Entry, such Person, if an Executor, &c. producing Letters Testamentary; or in case the Goods, &c. were sold for more than the Sum entered; or if any such Person shall not make such Entry, or shall not have sold the same; or shall refuse to pay such Overplus, upon Demand, to the Pawner, his Executors, Administrators, or Assigns, on producing Letters Testamentary, Letters of Administration, or Assignment; every Person so offending, shall, for every Offence, forfeit Treble the Sum such Goods shall originally have been pawned for, to the Person by whom, or on whose Account, such Goods were pawned, their Executors, Administrators, or Assigns, to be levied by Distress and Sale, by Warrant under the Hands and Seals of any Two Justices of the Peace; and no such Offence shall be tried in any of the superior Courts of Law. And it shall be lawful for any Justice of the Peace, on the Oath of One or more Witnesses respecting any Dispute, or which shall make the Production of any Book, Duplicate, &c. necessary, to summon the Pawnbroker before him, to attend with any Book, &c. relating to the same; and in case such Pawnbroker shall refuse to attend, or to produce the same, in its true and perfect State, such Pawnbroker shall forfeit the Sum of Ten Pounds.

Every Pawnbroker shall cause to be painted or written, in legible Characters, over the Door of his Shop, his Christian and Surname, and the Word "Pawnbroker" following the same, upon Pain of forfeiting the Sum of Ten Pounds, one Half to the Informer, and the other Half to the Use of the Poor of the Parish; and in case such Penalty shall not be paid, it shall be lawful for such Justices to cause the Offender to be committed to the County Gaol or House of Correction, for any Time not exceeding Three Calendar Months, nor less than Fourteen Days, unless the said Penalty, and all reasonable Charges, shall be sooner paid and satisfied.

This Act shall not be construed to extend to any Person who shall lend Money upon Pawn, at Five per Cent. without taking any further Profit for the Loan or Forbearance.

Pawnbrokers shall cause to be painted or printed, in large legible Characters, the Rate of Profit allowed by this Act, and hang up the same in some conspicuous Part of the Shop.

No Action at Law, where Tenders of Principal, Interest, and Charges for Warehouse Room, have been made by the Pawner, at a less Rate than contained in the Table of Profit, and refused by any Pawnbroker, shall be maintainable, unless the same shall have been brought and commenced before the said Second Day of August.

No Fee or Gratuity shall be taken for any Proceeding whatever, granted by any Justice or Justices of the Peace.

If any Person shall be sued, &c. for any Thing in pursuance of this Act, such Person may plead the General Issue, and give the Special Matter in Evidence; and if upon the Trial a Verdict shall pass for the Defendant, or the Plaintiff become nonsuited, then such Defendant shall have Double Costs awarded against such Plaintiff.

This to be a Public Act.

LONDON: Printed for J. FIELDING, N° 23, PATER-NOSTER-ROW; and sold by all the Bookfellers in Town and Country. [Price Six-Pence.]

Entered at Stationers-Hall.

** This Table may be had, neatly engraved, on a Card, with proper Explanations, for the Convenience of putting in a Pocket-Book, [Price Six-Pence.]

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